

CBS BANC-CORP.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1493654	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,231	\$1,276	3.7%		
Loans	\$588	\$551	-6.2%		
Construction & development	\$88	\$71	-19.4%		
Closed-end 1-4 family residential	\$142	\$131	-7.6%		
Home equity	\$31	\$29	-5.7%		
Credit card	\$1	\$1	-9.9%		
Other consumer	\$21	\$13	-38.1%		
Commercial & Industrial	\$83	\$75	-10.1%		
Commercial real estate	\$162	\$166	2.8%		
Unused commitments	\$87	\$91	3.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$1	-83.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$463	\$536	15.8%		
Cash & balances due	\$45	\$79	75.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$7	\$8	4.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$8	\$8	9.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,117	\$1,130	1.1%		
Deposits	\$997	\$1,018	2.2%		
Total other borrowings	\$114	\$105	-8.0%		
FHLB advances	\$103	\$93	-10.3%		
Equity					
Equity capital at quarter end	\$113	\$146	29.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	10.5%	--		
Tier 1 risk based capital ratio	16.1%	18.9%	--		
Total risk based capital ratio	17.4%	20.2%	--		
Return on equity ¹	4.9%	5.6%	--		
Return on assets ¹	0.5%	0.6%	--		
Net interest margin ¹	3.5%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	30.1%	30.1%	--		
Loss provision to net charge-offs (qtr)	149.4%	141.6%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	30.0%	35.5%	0.2%	0.1%	--
Closed-end 1-4 family residential	0.8%	1.8%	0.1%	0.0%	--
Home equity	0.8%	0.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.6%	0.1%	--
Other consumer	0.2%	0.1%	0.9%	0.6%	--
Commercial & Industrial	3.1%	0.2%	0.1%	0.1%	--
Commercial real estate	2.9%	2.1%	0.0%	0.0%	--
Total loans	6.2%	5.7%	0.1%	0.1%	--